

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Virginia

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 4/16/11 and was converted to a case under chapter 7 on 4/22/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov). Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.**  
**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Janice Delores Braxton  
3016 Tournament Drive  
Chesapeake, VA 23323

Case Number: 13-71518-FJS  
Office Code: 2

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)  
No(s)/Complete EIN:  
xxx-xx-3805

Attorney for Debtor(s) (name and address):

Steve C. Taylor  
Law Offices of Steve C. Taylor, P.C.  
133 Mt. Pleasant Road  
Chesapeake, VA 23322  
Telephone number: 757-482-5705

Bankruptcy Trustee (name and address):

John C. McLemore  
John C. McLemore, P.C.  
500 E. Main Street, Suite 1210  
Norfolk, VA 23510  
Telephone number: 757-625-4300

**Meeting of Creditors:**

Date: 5/21/13

Time: 03:00 PM

Location: **Office of the U.S. Trustee, 200 Granby Street, Room 120, Norfolk, VA 23510**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:**  
7/22/13

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Address of the Bankruptcy Clerk's Office:**

600 Granby St., Room 400  
Norfolk, VA 23510

**For the Court:**

Clerk of the Bankruptcy Court:  
William C. Redden

**McVCIS 24-hour case information:**

Toll Free 1-866-222-8029

Date: April 23, 2013

## EXPLANATIONS

B9A (Official Form 9A) (12/12)

|   |  |
|---|--|
| Filing of Chapter 7 Bankruptcy Case   | A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.   |
| <b>Legal Advice</b>   | The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.   |
| Creditors Generally May Not Take Certain Actions  | Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.  |
| Presumption of Abuse  | If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.  |
| Meeting of Creditors  | A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.  |
| Do Not File a Proof of Claim at This Time   | There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.<br><i>Do not include this notice with any filing you make with the court.</i>  |
| Creditor with a Foreign Address   | Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.  |
| Discharge of Debts  | The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline. |
| Exempt Property   | The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.   |
| Bankruptcy Clerk's Office   | Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Norfolk. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> , or at Clerk's office in Norfolk. See address on front side of this notice.  |
| <b>— — Refer to Other Side for Important Deadlines and Notices — —</b>  |  |
| <p><b>LOCAL RULE DISMISSAL WARNING:</b> Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p><b>PHOTOCOPIES:</b> May be obtained by contacting Creative Assistant at (757) 624–9990 or by fax at (757) 624–9998.</p> <p><b>PAYMENT OF FEES FOR NEWPORT NEWS CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:</b><br/> <b>Newport News:</b> non-debtor's check, money order, cashier's check or any authorized non-debtor's credit card; for security reasons, no cash accepted at Newport News location.<br/> <b>Norfolk:</b> same as above; however cash is accepted.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://vaeb.uscourts.gov/ebn/index.htm">http://vaeb.uscourts.gov/ebn/index.htm</a> or call, toll free: 877–837–3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i></p> |  |

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Janice Delores Braxton  
 Debtor

Case No. 13-71518-FJS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-8

User: lauerr  
 Form ID: B9A

Page 1 of 3  
 Total Noticed: 36

Date Rcvd: Apr 23, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2013.

db #Janice Delores Braxton, 3016 Tournament Drive, Chesapeake, VA 23323-2728  
 11755499 +Associated Creditors Exchange, P.O. Box 40398, Phoenix, AZ 85067-0398  
 11755504 +BSI Financial Services, 314 Franklin Street, PO Box 517, Titusville, PA 16354-0517  
 11755501 Barbara O. Carraway, Treasurer, City of Chesapeake, P.O. Box 16495,  
 Chesapeake, VA 23328-6495  
 11755502 +Bon Secours Hampton Roads, 150 Kingsley Lane, Norfolk, VA 23505-4602  
 11755503 Bon Secours Maryview Med Ctr, c/o Greer P. Jackson, Jr., Esq., Spinella, Owings & Shaia, P.C.,  
 8550 Mayland Drive, Richmond, VA 23294-4704  
 11755508 Chesapeake EMS, c/o City Treasurer, P.O. Box 16495, Chesapeake, VA 23328-6495  
 11755509 Directv, P. O. Box 2455, Chandler, AZ 85244-2455  
 11755512 +Grand Furniture, 1305 Baker Road, Virginia Beach, VA 23455-3317  
 11755513 +Grand Furniture, 836 E. Little Creek Road, Norfolk, VA 23518-3792  
 11755514 +Horizon Financial Management, 8585 S. Broadway, Suite 880, Merrillville, IN 46410-5661  
 11755515 +Kingsley Lane Clinical Lab, 8085 Rivers Ave #100, Charleston, SC 29406-9239  
 11755516 +Maryview Medical Center, 3636 High Street, Portsmouth, VA 23707-3270  
 11755523 +SE EMERGENCY PHYSICIANS, by PRA Receivables Management, LLC, PO Box 12907,  
 Norfolk VA 23541-0907  
 11755524 +SE Emergency Physicians, Inc., P.O. Box 850001, Orlando, FL 32885-0001  
 11755522 +Samuel I White, PC, 5040 Corporate Woods Drive, Suite 120, Virginia Beach, VA 23462-4377  
 11755527 Virginia Employment Commission, PO Box 1358-Acct's Rec.-Rm 305, Richmond, VA 23218-1358  
 11755526 +Virginia Employment Commission, 703 E. Main Street, Richmond, VA 23219-3315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: bankruptcyattorney@call154legal.com Apr 24 2013 05:46:02 Steve C. Taylor,  
 Law Offices of Steve C. Taylor, P.C., 133 Mt. Pleasant Road, Chesapeake, VA 23322

tr +EDI: BJCMCLEMENT.COM Apr 24 2013 05:13:00 John C. McLemore, John C. McLemore, P.C.,  
 500 E. Main Street, Suite 1210, Norfolk, VA 23510-2204  
 11755497 EDI: PHINAMERI.COM Apr 24 2013 05:13:00 AmeriCredit Financial Services, Inc, PO BOX 183853,  
 Arlington, TX 76096  
 11755496 EDI: PHINAMERI.COM Apr 24 2013 05:13:00 Americredit, ATTN: Bankruptcy Dept,  
 4000 Embarcadero, Arlington, TX 76014-0000  
 11755494 Fax: 864-336-7400 Apr 24 2013 07:52:38 Advance America, 1069 George Washington Highway,  
 Chesapeake, VA 23323-0000  
 11755495 EDI: AIS.COM Apr 24 2013 05:13:00 American InfoSource LP as agent for,  
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
 11755500 EDI: RESURGENT.COM Apr 24 2013 05:13:00 B-Line, LLC, MS 550, PO Box 91121,  
 Seattle, WA 98111-9221  
 11755505 EDI: CAPITALONE.COM Apr 24 2013 05:13:00 Capital One Bank (USA), N.A.,  
 by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083  
 11755506 +EDI: CHASE.COM Apr 24 2013 05:13:00 Chase, Card Services, P.O. Box 15298,  
 Wilmington, DE 19850-5298  
 11755507 +EDI: CHASE.COM Apr 24 2013 05:13:00 Chase/WaMu, Card Services, P.O. Box 15298,  
 Wilmington, DE 19850-5298  
 11755510 +EDI: RESURGENT.COM Apr 24 2013 05:13:00 East Bay Funding, LLC,  
 c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288  
 11755511 EDI: RECOVERYCORP.COM Apr 24 2013 05:13:00 Equable Ascent Financial, LLC,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 11755517 EDI: AIS.COM Apr 24 2013 05:13:00 Midland Funding LLC, by American InfoSource LP as agent,  
 PO Box 4457, Houston, TX 77210-4457  
 11755518 +E-mail/Text: bankruptcydepartment@ncogroup.com Apr 24 2013 06:12:13 NCO Financial Systems Inc,  
 PO Box 15372, Wilmington, DE 19850-5372  
 11755519 +E-mail/Text: bankruptcydepartment@ncogroup.com Apr 24 2013 06:12:13  
 NCO Financial Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2368  
 11755520 EDI: RECOVERYCORP.COM Apr 24 2013 05:13:00 Portfolio Investments I LLC,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 11755521 EDI: RECOVERYCORP.COM Apr 24 2013 05:13:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 11755525 EDI: NEXTEL.COM Apr 24 2013 05:13:00 Sprint, 4389 Virginia Beach Boulevard,  
 Virginia Beach, VA

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

11755498\* ++AMERICREDIT, PO BOX 183853, ARLINGTON TX 76096-3853  
 (address filed with court: AmeriCredit Financial Services, Inc, PO BOX 183853,  
 Arlington, TX 76096)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-8

User: lauerr  
Form ID: B9A

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Total Noticed: 36

Date Rcvd: Apr 23, 2013

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

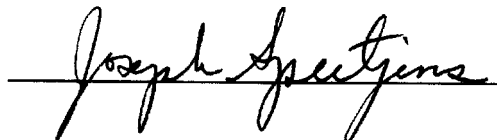
Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0422-8

User: lauerr  
Form ID: B9A

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Total Noticed: 36

Date Rcvd: Apr 23, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2013 at the address(es) listed below:

John C. McLemore ch7trustee@verizon.net; VA36@ecfcbis.com;regina\_ch7@verizon.net  
Steve C. Taylor on behalf of Debtor Janice Delores Braxton bankruptcyattorney@call54legal.com,  
bkparalegal@call54legal.com

TOTAL: 2